

ING Bank Śląski S.A. Group

Disclosures relating to the capital
adequacy published
for Q1 2026





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Introduction

Pursuant to the Regulation (EU) No 575/2013 of the European Parliament and of the Council of 26 June 2013 as amended (Regulation CRR) and the Banking Law Act of 29 August 1997 as amended (Banking Law Act), ING Bank Śląski S.A., hereinafter referred to as the Bank, is obliged to make qualitative and quantitative disclosures relating to the capital adequacy, excluding information immaterial, proprietary or confidential.

Pursuant to the *Policy of disclosing qualitative and quantitative information on capital adequacy and variable components of remuneration of ING Bank Śląski S.A.*, disclosures relating to the ING Bank Śląski S.A. Group, hereinafter referred to as the Group, are published.

Disclosures in this document are based on the data as of the reporting date, i.e. 31 March 2026, unless otherwise indicated. The presented values have been prepared in Polish zlotys (PLN). Unless provided for otherwise, all values were given rounded up to PLN million. Therefore, there may be cases of mathematical inconsistency in the summaries or between individual tables.

For the disclosure of information, templates of forms included in the Commission Implementing Regulation (EU) 2024/3172 were used, hence the letter markings of the table columns and the numbering of lines. The comparative data are presented in selected tables, in accordance with the requirements of the comparative periods set out in Commission Implementing Regulation (EU) 2024/3172 for individual templates.

16 April 2026 the Ordinary General Meeting of the Bank approved the distribution of profit for 2025. The data as at 31 December 2025 were recalculated taking into account the net profit generated in 2025 in own funds.

1. Regulatory capital requirements calculation

The Group is required to maintain T1 and TCR ratios at least at the level of 10.50% and 12.50% respectively.

The requirement arises from the provisions of the Regulation CRR, i.e.:

- for Common Equity Tier 1 ratio - CET1 - 4.5%,
- for Tier 1 ratio - T1 - 6.0%, and,
- for Total capital ratio (TCR) - 8.0%,

and the capital buffers determined in accordance with the Act on macroprudential supervision over the financial system and crisis management in the financial system of 05 August 2015 in the total amount of 4.50%.

The capital requirement for credit risk represents approx. 87% of the Group's overall capital requirement and has the greatest impact on capital adequacy calculation.

Quantitative information on the risk-weighted exposure amount and capital requirements for individual risk types in accordance with the requirements of Article 438 of the Regulation CRR, according to the following templates contained in Commission Implementing Regulation (EU) 2024/3172, is presented below:

- Template EU OV1 – Overview of total risk exposure amounts,
- Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level,
- Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level,
- Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach.

The Group does not disclose the information required in templates EU CVA4 – RWEA flow statements of credit valuation adjustment risk under the Standardised Approach (SA) because the Group calculates capital requirements for credit valuation adjustment risk under the basic approach in accordance with Article 384 of the CRR.



Template EU OV1 – Overview of total risk exposure amounts*

		a		b	c
		Total risk exposure amounts (TREA)		Total own funds requirements	Total own funds requirements
		31 Mar 2026	31 Dec 2025		
1	Credit risk (excluding CCR)	111,874	110,255		8,950
2	Of which the standardised approach	52,974	51,271		4,238
3	Of which the Foundation IRB (F-IRB) approach	20,132	20,052		1,611
4	Of which slotting approach	-	-		-
EU-4a	Of which equities under the simple risk weighted approach	-	-		-
5	Of which the Advanced IRB (A-IRB) approach	29,851	28,559		2,388
6	Counterparty credit risk - CCR	447	673		36
7	Of which the standardised approach	379	542		31
8	Of which internal model method (IMM)	-	-		-
EU-8a	Of which exposures to a CCP	68	60		5
9	Of which other CCR	-	71		-
10	Credit valuation adjustments risk - CVA risk	162	409		13
EU 10a	Of which the standardised approach (SA)	-	-		-
EU 10b	Of which the basic approach (F-BA and R-BA)	162	409		13
EU 10c	Of which the simplified approach	-	-		-
15	Settlement risk				
16	Securitisation exposures in the non-trading book (after the cap)	540	485		43
17	Of which SEC-IRBA approach	-	-		-
18	Of which SEC-ERBA (including IAA)	-	-		-
19	Of which SEC-SA approach	540	485		43
EU-19a	Of which 1250% / deduction	-	-		-
20	Position, foreign exchange and commodities risks (Market risk)	1,499	1,643		120
21	Of which the Alternative standardised approach (A-SA)	-	-		-
EU 21a	Of which the Simplified standardised approach (S-SA)	1,499	1,643		120
22	Of which Alternative Internal Model Approach (A-IMA)	-	-		-
EU-22a	Large exposures				
23	Reclassifications between the trading and non-trading books				
24	Operational risk	15,815	15,815		1,265
EU 24a	Exposures to crypto-assets	-	-		-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	2,299	1,790		184
26	Output floor applied (%)	55.00%	50.00%		
27	Floor adjustment (before application of transitional cap)	-	-		
28	Floor adjustment (after application of transitional cap)	-	-		
29	Total	130,337	129,280		10,427

*) table rows (11-14) that do not apply to the Group have been omitted.

Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

		a	b	c	d	EU d
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	58,900	52,974	111,874	127,802	118,743
2	Counterparty credit risk	383	64	447	700	700
3	Credit valuation adjustment		162	162	162	162
4	Securitisation exposures in the banking book	-	540	540	540	540
5	Market risk	-	1,499	1,499	1,499	245
6	Operational risk		15,815	15,815	15,815	15,815
7	Other risk weighted exposure amounts		-	-	-	2,942
8	Total	59,283	71,054	130,337	146,518	139,147



Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	7	-	2,342	2,335	2,335
EU 1a	Regional governments or local authorities	15	2	721	708	708
EU 1b	Public sector entities	-	-	-	-	-
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	1,059	1,491	1,059	1,491	1,491
3	Equity	-	-	907	907	907
4	Not applicable					
5	Corporates	31,640	43,358	36,691	57,467	48,408
5.1	Of which: F-IRB is applied	13,567	20,398	13,567	25,692	20,398
5.2	Of which: A-IRB is applied	14,293	17,531	14,293	20,450	17,531
EU 5a	Of which: Corporates - General	29,302	41,099	34,353	54,091	46,149
EU 5b	Of which: Corporates - Specialised lending	2,338	2,259	2,338	3,376	2,259
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	-	-	20,500	20,500	20,500
6.1	Of which: Retail - Qualifying revolving	-	-	-	-	-
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	-	-	20,500	20,500	20,500
6.2	Of which: Retail - Secured by residential real estate	-	-	-	-	-
7	Not applicable					
EU-7a	Categorised as secured by immovable properties and ADC exposures in SA	11,396	18,344	31,929	38,877	38,877
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU-7c	Categorised as exposures in default in SA	5,866	2,576	6,908	3,617	3,617
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-
EU 7e	Categorised as covered bonds in SA	-	-	-	-	-
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	-	-	-
8	Other non-credit obligation assets	8,917	-	10,817	1,900	1,900
9	Total	58,900	65,771	111,874	127,802	118,743



Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach

	a
	Risk weighted exposure amount
1 Risk weighted exposure amount as at the end of the previous reporting period*	58,690
2 Asset size (+/-)	324
3 Asset quality (+/-)	-759
4 Model updates (+/-)	-
5 Methodology and policy (+/-)	-
6 Acquisitions and disposals (+/-)	-
7 Foreign exchange movements (+/-)	208
8 Other (+/-)	122
9 Risk weighted exposure amount as at the end of the reporting period	58,585

* The end of the previous reporting period means the balance as at 31 December 2025.

The amount of risk-weighted exposures resulting from the use of internal models decreased by PLN 105 million in the Q1 2026 compared to 31 December 2025. This decrease results from the change in the quality of the loan portfolio (customer rating migration, collateral recognition). The impact on asset quality was offset largely by an increase in on-balance sheet exposures and off-balance sheet exposures resulting from the portfolio of loans and binding offers to customers, revaluation of exposures held as a result of changes in exchange rates between reporting dates and other changes, such as customer reclassification and related changes in the application of the support factor for SME customers and the support factor for infrastructure projects.

2. Information on liquidity

ING Bank Śląski S.A. Group recognises the process of stable management of liquidity and funding risk as a major process at the Group. Liquidity and funding risk is understood by the Group as the risk of the lack of ability to perform financial liabilities under on- and off-balance sheet items at reasonable prices. The Group maintains liquidity so that the Group's financial liabilities can always be repaid with the available funds, inflows from maturing transactions, available funding sources at market prices and/or liquidation of negotiable assets.

Liquidity Coverage Ratio (LCR) information

In compliance with the duties and principles set out in the Regulation CRR and of the Council and Commission Delegated Regulation's (EU) No 2015/61, 2018/1620 and Commission Implementing Regulation (EU) 2022/1994, the Group calculates the following regulatory liquidity measures - short-term liquidity measures (LCR – Liquidity Coverage Ratio) – this is to ensure that the Group holds an adequate level of high quality liquid assets to cover its liquidity needs within 30 calendar days under stressed conditions. In the Q1 2026 a regulatory limit of 100% applied. The Group is obliged to report the liquidity measures to the regulator on a monthly basis. As at 31 March 2026 Liquidity Covered Ratio for the Group was 196%.

In compliance with the Guidelines on the disclosure of the net outflow coverage ratio, in addition to the disclosure of information on liquidity risk management issued by EBA, the Group is obliged to disclose components of the LCR in the form as specified in the table EU LIQ1 (net outflow coverage ratio – total). It contains the following information:

- high quality liquid assets – a “weighted” amount subject to value reduction,
- cash outflows – weighted and unweighted outflows,
- cash inflows – weighted and unweighted inflows.

Such weighted inflows and outflows are calculated as values after application of inflow and outflow ratios. The numbers cover the values for each of the four calendar quarters preceding the report date. Those are average observed values at the end of each month in the 12-month period preceding the end of each quarter.

The information covers all positions irrespective of the denomination currency and are presented in PLN. The net outflow coverage ratio contains all important elements for the Group's liquidity profile.

Apart from the values of the net outflow coverage ratio calculated for all currencies, the Group also monitors ratios calculated for major currencies – PLN and EUR.

The LCR ratio as at 31 March 2026 decreased by 55 percentage points compared to 31 December 2025. This is mainly the result of lower inflows and higher outflows, while liquid assets are growing. The decrease in the inflows was mainly determined by the decrease in the other inflows (-2,540 million) and a decrease in reverse repo transactions secured by securities not included in HQLA (-11,627 million). The increase in outflows was mainly due to an increase in deposits (+1,830 million) and an increase in the off-balance sheet (+875 million) and was offset by a decrease in other liabilities (-1,792 million). The increase of liquid assets was mainly driven by an increase of the volume of NBP bills (+14,889 million) and an increase of the volume of EU bonds (+8,128 million) and was offset by a decrease of the volume of Treasury bonds (-9,008 million).

	31 Mar 2026		31 Dec 2025		31 Mar 2026 vs 31 Dec 2025	
	196%		251%		-55 p.p.	
	Value	Weighted value	Value	Weighted value	Value	Weighted value
Liquid assets	77,680	77,680	61,784	61,784	15,896	15,896
Outflows	328,737	49,934	308,540	48,811	20,197	1,123
Inflows	14,001	10,274	27,489	24,174	-13,487	-13,900

The LCR ratio as at 31 March 2026 decreased by 37 percentage points compared to 31 March 2025. This is mainly the result of higher outflows and lower inflows, while liquid assets are growing. The increase in outflows was driven by an increase in deposits (+4,987 million), an increase in the off-balance sheet (+1,299 million) and an increase in other liabilities (+979 million). The decrease in inflows was mainly due to a decrease in reverse repo transactions secured with securities not included in HQLA (-5,201 million) and a decrease in other inflows (-322 million).



The increase of liquid assets was mainly driven by an increase of the volume of EU bonds (+8,055 million), an increase of the volume of NBP bills (+5,999 million) and an increase of the volume of EIB bonds (+3,223 million), which was partially offset by a decrease of the volume of BGK bonds (-1,775 million).

	31 Mar 2026		31 Mar 2025		31 Mar 2026 vs 31 Mar 2025	
	196%		233%		-37 p.p.	
	Value	Weighted value	Value	Value	Weighted value	Value
Liquid assets	77,680	77,680	61,559	61,559	16,122	16,122
Outflows	328,737	49,934	289,957	42,027	38,779	7,907
Inflows	14,001	10,274	22,646	15,571	-8,645	-5,297

Explanations on the actual concentration of funding sources

Once a year, the Group determines the Group's overall business strategy and the resulting medium-term financial plan with a general risk strategy. Financial plan is an indispensable element of the strategy which provides for an effective diversification of funding sources and tenors.

Asset and Liability Committee (ALCO) actively manage the funding base. Additionally, it monitors funding sources in order to:

- verify compliance with the strategy and financial plan,
- identify potential risks related to funding.

Customers' deposits (retail and corporate) are the core funding source for ING Bank Śląski S.A. Group. The Group monitors the funding structure and thus verifies concentration risk by analysing its deposit base split into:

- type of financing,
- customer segment,
- product type,
- currencies,
- geographical region, and
- concentration of large deposits.

Periodical analyses also monitor the risk generated by related customers (within Groups).

In accordance with the Commission Implementing Regulation (EU) 2022/1994, the Bank reports a set of additional monitoring indicators for the purposes of reporting on liquidity. The reports include, inter alia, reports on the concentration of funding sources:

- concentration of financing by counterparty,

- concentration of funding by product type.

As at 31 March 2026, in accordance with the principles set out in the Commission Implementing Regulation (EU) 2022/1994, the following were reported:

- concentration of financing by counterparty, includes information on the funds of the two largest clients. Here, the Group includes the non-concessional senior loan (NPS) received. The funds raised exceed the threshold of 1% of total liabilities,
- concentration of financing by product type, confirms that the main source of financing at the Group there are customer deposits. The most important are current and savings accounts of retail clients. Unsecured wholesale financing is only 29% of the financing indicated in reporting in accordance with the EU Commission Regulation. The information includes the total amount of funding received for each product category.

The existing funding structure is well diversified. The funding structure as at 31 March 2026 split into direct and mutual funding is presented below. Direct funding is provided mainly by retail and corporate customers while mutual funding comprised primarily funds acquired from other banks.

Direct funding		
	value	% share
Retail customers	144,106	51.4%
Corporate customers	98,692	35.2%
Equity	23,963	8.5%
Own issues (including NPS)	13,128	4.7%
Banks	499	0.2%

Mutual funding		
	value	% share
Banks	44,445	72.0%
Corporate customers	17,303	28.0%

High-level description of the composition of the institution's liquidity buffer

Maintenance of an adequate liquidity buffer is a major element in managing the Group's liquidity. The liquidity buffer presents the available liquidity, required to cover the gap between cumulated outflows and inflows within a relatively short time. It covers assets that are "unencumbered" and easily available to acquire liquidity. Unencumbered assets are understood as assets that are free of any legal, regulatory, contractual restrictions to have them disposed of by the Group. The liquidity buffer is crucial in the times of a crisis when the Group has to obtain liquidity in a short time when the standard funding sources are unavailable or insufficient.

The liquidity buffer is maintained as a safeguard against materialisation of various extraordinary scenarios, providing for needs of additional liquidity which may arise at any time in extraordinary circumstances and in normal conditions.



The table below presents the structure of the liquid asset buffer as at 31 March 2026.

Structure of the liquidity buffer

	value	% share
Bonds issued by the government or central bank in Poland in PLN	66,264	71.3%
Bonds issued by the government or central bank in Poland in EUR	1,813	2.0%
Bonds issued by foreign governments or foreign banks in PLN	7,174	7.7%
including EIB in PLN	7,174	7.7%
Bonds issued by foreign governments or foreign banks in EUR	15,656	16.8%
including EIB in EUR	4,933	5.3%
Bonds of BGK and PFR in PLN	2,025	2.2%

The Group provides for realistic reductions due to impairment of securities with the level thereof being regularly reviewed and approved by ALCO. The reductions are assessed inter alia on the basis of market liquidity and depth, volatility of market prices, requirements of the central bank.

The Group also observes asset concentrations ensuring their safe diversification in terms of issuer, maturity and currency.

Level 1 liquid assets cover assets characterised with very high liquidity and credit quality. Here below there is a breakdown of level 1 liquid assets used by the Group to calculate the LCR ratio (as defined in the Commission Delegated Regulation (EU) No 2015/61) as at 31 March 2026.

Level 1 liquid assets

Cash	876
Cash in nostro accounts with the Central Bank net of the required reserve	4
Other exposures to the Central Bank (O/N deposit, cash bills)	14,989
Unencumbered Treasury bonds	40,790
Assets constituting exposures to public sector entities	10,049
Unencumbered bonds of the European Investment Bank (EIB)	10,972
Total	77,680

In level 1 liquid assets, securities are presented by their market value. The Group's liquidity position is reduced by encumbered securities (constituting collateral, blocked) and increased by securities received as collateral in reverse-repo or buy-sell-back transactions.

Derivative exposures and potential collateral calls

Financial Institutions (FI) with which the Group concludes derivative transactions have signed collateral agreements (VMCSA - Variation Margin Credit Support Annex) which are an annex to the ISDA agreement. Some counterparties outside the FI may have regular CSA contracts, but as a rule they are not required to have them. In this case, the decision regarding the CSA is each time an element of the credit decision.

They regulate the issues of securing the portfolio of derivative transactions. They give the right to demand a security deposit to the party whose portfolio valuation for a given day is positive (the party's portfolio is in-the-money) and the right to demand the release of the collateral in the event of a change in this valuation.

As part of the collateral strategy for each CSA counterparty, a portfolio of transactions is valued daily against the maturity of the collateral.

Currency mismatch in the LCR

The Group runs an active liquidity management policy with regard to the main currencies in which the Group settles most of the number (value) of transactions. From the point of view of liquidity management, the Group considers the main (significant) currencies PLN, EUR, USD and CHF.

The table below presents detailed quantitative information on liquidity required by Article 451a of the Regulation CRR and in accordance with template EU LIQ1 shown in the Commission Implementing Regulation (UE) 2024/3172.



Template EU LIQ1 - Quantitative information of LCR

	a	b	c	d	e	f	g	h
	Total unweighted value (average)				Total weighted value (average)			
EU 1a	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025
EU 1b	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS								
1	Total high-quality liquid assets (HQLA)				63,950	60,631	58,235	56,921
2	Retail deposits and deposits from small business customers, of which:							
3	172,165	169,463	166,543	162,723	11,597	11,379	11,190	10,970
4	128,464	126,959	124,549	121,027	6,423	6,348	6,227	6,051
5	43,701	42,504	41,994	41,696	5,174	5,031	4,963	4,919
6	58,761	57,103	55,215	53,841	22,680	21,692	20,845	20,224
7	20,063	20,003	19,896	20,011	5,008	4,993	4,967	4,995
8	38,698	37,100	35,319	33,830	17,672	16,699	15,878	15,229
9	-	-	-	-	-	-	-	-
10	Secured wholesale funding							
11	28,087	26,710	25,677	24,877	4,151	3,671	3,467	3,393
12	1,199	996	891	829	1,199	996	891	829
13	5	3	3	36	5	3	3	36
14	26,883	25,711	24,783	24,012	2,947	2,672	2,573	2,528
15	7,694	7,074	6,081	6,345	7,109	6,508	5,507	5,775
16	34,789	34,138	33,312	32,624	1,832	1,808	1,778	1,737
16	TOTAL CASH OUTFLOWS				47,369	45,058	42,787	42,099
CASH - INFLOWS								
17	13,102	14,463	13,223	12,156	11,289	11,949	10,992	10,195
18	7,189	7,239	7,110	6,978	4,234	4,314	4,204	4,112
19	2,765	2,715	2,534	2,275	2,765	2,715	2,534	2,275
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)				-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)				-	-	-	-
20	23,056	24,417	22,867	21,409	18,288	18,978	17,730	16,582
EU-20a	-	-	-	-	-	-	-	-
EU-20b	-	-	-	-	-	-	-	-
EU-20c	23,056	24,417	22,867	21,409	18,288	18,978	17,730	16,582
TOTAL ADJUSTED VALUE								
EU-21	LIQUIDITY BUFFER				63,950	60,631	58,235	56,921
22	TOTAL NET CASH OUTFLOWS				29,081	26,080	25,057	25,517
23	LIQUIDITY COVERAGE RATIO				2.24	2.34	2.34	2.24



3. Impact of transitional provisions on capital adequacy

As at 31 March 2026, the Group did not use the transitional provisions in the calculation of capital ratios. In the comparative periods (as at 31 December 2025, 30 September 2025, 30 June 2025) the Group applied the temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income in accordance with Article 468 of the Regulation CRR in the calculation of capital ratios.

IFRS 9/Article 468-FL: Comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 of the CRR

	31 Mar 2026	31 Dec 2025	30 Sep 2025	30 Jun 2025	
Available capital (amounts)					
1	CET1 capital	18,562	19,354	17,746	18,036
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,562	19,354	17,746	18,036
2a	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	18,562	19,071	17,530	17,768
3	Tier 1 capital	18,562	19,354	17,746	18,036
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,562	19,354	17,746	18,036
4a	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	18,562	19,071	17,530	17,768
5	Total capital	20,606	20,384	18,862	19,220
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,606	20,384	18,862	19,220
6a	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	20,606	20,101	18,646	18,952
Risk-weighted assets (amounts)					
7	Total risk-weighted assets	130,337	129,280	126,884	122,524
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	130,337	129,280	126,884	122,524
Capital ratios					
9	Common Equity Tier 1 (as a percentage of risk exposure amount)	14.24%	14.97%	13.99%	14.72%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.24%	14.97%	13.99%	14.72%
10a	CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	14.24%	14.77%	13.83%	14.52%
11	Tier 1 (as a percentage of risk exposure amount)	14.24%	14.97%	13.99%	14.72%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.24%	14.97%	13.99%	14.72%
12a	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	14.24%	14.77%	13.83%	14.52%
13	Total capital (as a percentage of risk exposure amount)	15.81%	15.77%	14.87%	15.69%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.81%	15.77%	14.87%	15.69%
14a	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	15.81%	15.57%	14.71%	15.49%
Leverage ratio					
15	Leverage ratio total exposure measure	329,607	307,224	313,183	308,431
16	Leverage ratio	5.63%	6.30%	5.67%	5.85%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	5.63%	6.30%	5.67%	5.85%
17a	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	5.63%	6.21%	5.60%	5.77%



Statement

Based on Article 431 (3) of the Regulation CRR Director of the Accounting Department of ING Bank Śląski S.A. declares that:

- information contained in the disclosure document is adequate to the facts,
- information required by the provisions of part eight of the Regulation CRR was disclosed in accordance with the *Policy of disclosing qualitative and quantitative information on capital adequacy and variable components of remuneration of ING Bank Śląski S.A.* and internal procedures, systems and controls described in the above-mentioned Policy and the *Instruction of verification of the "Policy of disclosing qualitative and quantitative information on capital adequacy and variable components of remuneration of ING Bank Śląski S.A."*, which has been included in annex to this Policy.

2026-04-29

Jolanta Alvarado Rodriguez
Director of the Accounting Department

The original Polish document is signed with a qualified electronic signature